

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): C.S. KUMAR et al.      Examiner: Ryan D. Donlon  
Serial No. 10/537,636      Group Art Unit: 3965  
Filed June 3, 2005      Docket No. 94.04  
TITLE: REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK  
MANAGEMENT

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CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted through the USPTO EFS-Web system over the Internet to Ryan D. Donlon of the U.S. Patent and Trademark Office on March 14, 2011.

/Janaki K. Davda/

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AMENDMENT

This Amendment is submitted in response to a non-final office action in the above case dated September 14, 2010 ("Office Action").

On December 14, 2010, Applicants filed a Petition for Extension of Time and paid for a three month extension of time. Should any additional fees be required beyond those paid, please charge Deposit Account No. 50-0585.

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 12.